

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION

FILED
4/19/23 1:24 pm
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U.S. BANKRUPTCY
COURT - WDPA

IN RE:

CHAPTER 13
CASE NO.: 19-21225-GLT

Lawrence E. Crawford,

Debtor.

Related Doc.: 109

Hearing: April 5, 2023 at 10:30 AM

_____/

Mortgage Assets Management, LLC f/k/a
Reverse Mortgage Solutions, Inc.,

Movant,

v.

Lawrence E. Crawford,
Ronda J. Winnecour,
Respondents.

_____/

MODIFIED

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

Secured creditor, Mortgage Assets Management, LLC f/k/a Reverse Mortgage Solutions, Inc., and Debtor, Lawrence E. Crawford (“Debtor”), by and through their respective attorneys, hereby stipulate as follows:

I. BACKGROUND:

1. Debtor(s), Lawrence E. Crawford, filed a voluntary petition pursuant to Chapter 13 of the United States Bankruptcy Code on March 28, 2019. An order converting the case to a case under Chapter 13 was entered on July 11, 2019.
2. On May 15, 2008, Gwendolyn Crawford executed and delivered an Adjustable Rate Note - Home Equity Conversion (“Note”) and Adjustable Rate Home Equity Conversion Mortgage (“Reverse Mortgage”) securing payment of the Note up to a maximum principal

amount of \$225,000.00 to PNC Mortgage, LLC.

3. The Mortgage was recorded on May 20, 2008, as Instrument Number 2008-46364 of the Public Records of Allegheny County, Pennsylvania. A true and correct copy of the Mortgage is attached hereto as Exhibit "B."
4. The Mortgage has secured a lien against the real property located in Allegheny County commonly known as 6920 McPherson Blvd, Pittsburgh, PA 15208.
5. The loan was lastly assigned to Mortgage Assets Management, LLC f/k/a Reverse Mortgage Solutions, Inc.
6. Upon information and belief, the Borrower, Gwendolyn Crawford, departed this life on August 9, 2020.
7. The terms and conditions of the Note and Reverse Mortgage are in default due to the Borrower's death and the subject property not being occupied as the principal residence of any surviving borrower.
8. Mortgage Assets Management, LLC f/k/a Reverse Mortgage Solutions, Inc. and Debtor desire to resolve Secured Creditor's Motion for Relief in accordance with the set forth terms below:

II. STIPULATION FOR RELIEF FROM STAY

9. Debtor hereby agrees to file an Amended Chapter 13 Plan indicating an intention to surrender any interest in the real property located at 6920 McPherson Blvd, Pittsburgh, PA 15208. The above Amended Chapter 13 Plan shall be filed within fourteen (14) days of the entry of this Order.
10. Debtor hereby agrees and grants Mortgage Assets Management, LLC f/k/a Reverse Mortgage Solutions, Inc. and/or its successors and/or assignees, relief from the Automatic

Stay under Section 362 (d)(1) of the US Bankruptcy Code, 11 U.S.C. §362(d)(1) with respect to the the real property located in Allegheny County commonly known as 6920 McPherson Blvd, Pittsburgh, PA 15208. Debtor further authorizes Mortgage Assets Management, LLC f/k/a Reverse Mortgage Solutions, Inc., its successors and/or assignees be entitled to proceed with appropriate state court remedies against the real property located at 6920 McPherson Blvd, Pittsburgh, PA 15208, including without limitation a sheriff's sale of the property. Relief from the Automatic Stay shall be stayed until the objection period of the above Amended Chapter 13 Plan has terminated.

11. Movant, Mortgage Assets Management, LLC f/k/a Reverse Mortgage Solutions, Inc., its successors and assigns, shall not file any claims against the Debtor, Lawrence E. Crawford, in the United States Bankruptcy Court and/or the Court of Common Pleas of Allegheny County, Pennsylvania related to the real property located at 6920 McPherson Blvd., Pittsburgh, PA 15208.

12. Within 14 days of this Order, Debtor shall file amended schedules to disclose his interest in the subject property and/or the estate of Gwendolyn Crawford.

13. Notwithstanding anything herein to the contrary, the stay relief provided under this Order is deferred and stayed until such time as the objection period to the Debtor's amended chapter 13 plan (as provided in paragraph 9) passes without the filing of a timely objection. In the event a timely objection is filed related to the Debtor's proposed surrender, then the relief afforded under this order shall remain deferred and stayed until such time as the plan is confirmed without material modification or further Court order.

Dated: 4/19/23

IT IS HEREBY
STIPULATED:

By: /s/ Charles Wohlrab, Esq.
/s/ Joseph Nigro, Esq.



GREGORY J. TADDONIO
CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:
Lawrence E. Crawford
Debtor

Case No. 19-21225-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 19, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:

Recip ID	Recipient Name and Address
db	+ Lawrence E. Crawford, 110 Friendship Street, Duquesne, PA 15110-1808

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered certificate holders of First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Mortgage Assets Management LLC cwohrlab@raslg.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com
Joseph Peter Nigro	on behalf of Debtor Lawrence E. Crawford nigroassociateslaw@gmail.com chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Apr 19, 2023

Form ID: pdf900

Total Noticed: 1

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8